

Local Form 19

September 2021

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:

Laurita Huff Ploughman
SSN: xxx-xx-7607


Debtor(s)

Case No.: 22-30154
Chapter 13

COVER SHEET FOR AMENDED SCHEDULES AND STATEMENTS

**AMENDMENT TO CHAPTER 13 PETITION SCHEDULES 106A/B AND 106C AND
OFFICIAL FORM 106SUM**

NOW COMES the above debtor, who pursuant to Rule 1009 of the Bankruptcy Rules, does amend her chapter 13 petition schedules 106A/B and 106C and Official Form 106SUM as shown on that amended schedules 106A/B and 106C and Official Form 106SUM attached hereto so as to show that the value of debtor's residence is \$348,000.00 and that the debtor has a checking account at First Citizens Bank with \$270.77 and that debtor is owed back alimony in the amount of \$168,000.00.



Marcus D. Crow
Attorney for Debtor
315-B North Main Street
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N.C. State Bar No.: 27774

Certificate of Service

This certifies that the foregoing and attached amended Schedules 106I and 106J and Official Form 106SUM were served upon those persons shown below by depositing copies thereof in the United States Mail, First Class, postage prepaid, or electronic court service, addressed to those persons at the addresses shown for each on the 30th day of November, 2022:

Ms. Jenny P. Holman
Chapter 13 Trustee
(Electronic Court Service)

Laurita Ploughman
(Email Service)

James Henderson, Esq.
Attorney for Mark Metzger
(email service)



Marcus D. Crow
Attorney for Debtor

Fill in this information to identify your case and this filing:

Debtor 1	<u>Laurita</u>	<u>Huff</u>	<u>Ploughman</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.

5416 WB Wilkerson Drive

Street address, if available, or other description

Indian Trail NC 28079
City State ZIP Code

Union
County

5416 WB Wilkerson Drive, Indian Trail, NC 28079
House and lot known as 5416 WB Wilkerson Drive, Indian Trail, NC 28079 owned by debtor in fee simple.
Market value is \$348,000.00.

What is the property?

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property?

Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 07093372

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$348,000.00</u>	<u>\$348,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$348,000.00

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<u>Mini Cooper</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	<u>Wagon 4D Clubman</u>	<input type="checkbox"/> Debtor 2 only		
Year:	<u>2017</u>	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	<u>42,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$21,925.00</u>	<u>\$21,925.00</u>
Other information:	<input type="checkbox"/> Check if this is community property (see instructions)			
2017 Mini Cooper Wagon 4D Clubman (AWD), leather, power seat, over 42,000 miles. VIN# VMWLU1C54H2C41865. Market value is based on NADA clean retail value of \$21,925.00.				

3.2.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<u>Lexus</u>	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	<u>GS300 Sedan 4D</u>	<input type="checkbox"/> Debtor 2 only		
Year:	<u>2002</u>	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	<u>126,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$500.00</u>	<u>\$500.00</u>
Other information:	<input type="checkbox"/> Check if this is community property (see instructions)			
2002 Lexus GS300 Sedan 4D, over 126,000 miles. VIN# JT8BD695720153142. Not running and sitting for over 4 years. Vehicle has electrical issues, needs new brakes, and issues from sitting for 4 years. Repairs will cost over \$2,000.00. Market value is based on debtor's self appraisal of \$500.00.				

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... →

\$22,425.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... Refrigerator, stove, microwave, dishwasher, washer and dryer, table and chairs (\$1,000.00), dining room suite (\$200.00), 2 bedroom suites (\$300.00), piano (\$300.00), riding lawnmower (\$300.00) \$2,100.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... 2 televisions, laptop, tablet, cell phone (\$400.00) \$400.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe..... _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe..... _____

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe..... _____

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... Clothes (\$300.00) \$300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... Costume jewelry (\$300.00) \$300.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe..... _____

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information..... _____

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....



\$3,100.00

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes

Cash: _____

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes

Institution name:

17.1. Checking account:	Checking account at Capital One Bank (Acct# 1598) with \$2,641.00	\$2,641.00
17.2. Checking account:	Checking account at First Citizens Bank (Acct# 1323) with \$270.77.	\$270.77
17.3. Other financial account:	Debtor has an HSA account through her employer currently with \$0.00 available to use.	\$0.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes

Give specific
information about

them..... Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes

Give specific
information about

them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes

List each

account separately.

Type of account:

Institution name:

401(k) or similar plan:	Debtor has a 401(k) through her employment with Vision Service Plan with \$400.00.	\$400.00
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Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.....

Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____

State: _____

Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: _____

Maintenance: _____

Support: _____

Divorce settlement: _____

Property settlement: _____

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information

Debtor is owed back alimony in the amount of \$168,000.00. Debtor has not been able to collect any alimony since ex-husband lives in Nevada. Debtor has contacted attorneys in Nevada to collect this back alimony and there are no attorneys who are willing to take on this case on a contingency basis. Debtor's counsel has also inquired into the possibility of selling the debt and contacted John Palumbo from www.chapter7assets.com, who has concluded that the asset is "high risk and hard work" with 90% or higher chance of \$0.00 recovery and he would offer no more than \$1,000.00 for this asset. Debtor will immediately notify all parties of interest if claim ever becomes collectible.

\$1,000.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

Debtor has \$40,000.00 term group life insurance policy through her employment. No cash value. Son is the beneficiary.

Son

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$4,311.77

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe..

41. Inventory

☒ No

☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

☒ No

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe....

44. Any business-related property you did not already list

☒ No

☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....



\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No

☐ Yes....

48. Crops--either growing or harvested

☒ No

☐ Yes. Give specific
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No

☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

☒ No

☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

☒ No

☐ Yes. Give specific
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... →

\$0.00

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	<u>\$348,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$22,425.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$3,100.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$4,311.77</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61.....	<div><u>\$29,836.77</u></div>	Copy personal property total → + <u>\$29,836.77</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<div><u>\$377,836.77</u></div>

Fill in this information to identify your case:			
Debtor 1	<u>Laurita</u>	<u>Huff</u>	<u>Ploughman</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: 5416 WB Wilkerson Drive, Indian Trail, NC 28079 House and lot known as 5416 WB Wilkerson Drive, Indian Trail, NC 28079 owned by debtor in fee simple. Market value is \$348,000.00. Parcel: 07093372 (1st exemption claimed for this asset) Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$348,000.00</u>	<input checked="" type="checkbox"/> <u>\$30,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(1)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
<p>Brief description: 5416 WB Wilkerson Drive, Indian Trail, NC 28079 House and lot known as 5416 WB Wilkerson Drive, Indian Trail, NC 28079 owned by debtor in fee simple. Market value is \$348,000.00. Parcel: 07093372 (2nd exemption claimed for this asset) Line from Schedule A/B: <u>1.1</u></p>	<u>\$348,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,233.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
<p>Brief description: 2017 Mini Cooper Wagon 4D Clubman (AWD) (approx. 42,000 miles) 2017 Mini Cooper Wagon 4D Clubman (AWD), leather, power seat, over 42,000 miles. VIN# VMWLU1C54H2C41865. Market value is based on NADA clean retail value of \$21,925.00. (1st exemption claimed for this asset) Line from Schedule A/B: <u>3.1</u></p>	<u>\$21,925.00</u>	<input checked="" type="checkbox"/> <u>\$3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(3)
<p>Brief description: 2017 Mini Cooper Wagon 4D Clubman (AWD) (approx. 42,000 miles) 2017 Mini Cooper Wagon 4D Clubman (AWD), leather, power seat, over 42,000 miles. VIN# VMWLU1C54H2C41865. Market value is based on NADA clean retail value of \$21,925.00. (2nd exemption claimed for this asset) Line from Schedule A/B: <u>3.1</u></p>	<u>\$21,925.00</u>	<input checked="" type="checkbox"/> <u>\$3,267.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
<p>Brief description: 2002 Lexus GS300 Sedan 4D (approx. 126,000 miles) 2002 Lexus GS300 Sedan 4D, over 126,000 miles. VIN# JT8BD695720153142. Not running and sitting for over 4 years. Vehicle has electrical issues, needs new brakes, and issues from sitting for 4 years. Repairs will cost over \$2,000.00. Market value is based on debtor's self appraisal of \$500.00. Line from Schedule A/B: <u>3.2</u></p>	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for each exemption

Brief description:
Refrigerator, stove, microwave, dishwasher, washer and dryer, table and chairs (\$1,000.00), dining room suite (\$200.00), 2 bedroom suites (\$300.00), piano (\$300.00), riding lawnmower (\$300.00)
Line from Schedule A/B: 6

\$2,100.00 ☒ \$2,100.00 N.C. Gen. Stat. § 1C-1601(a)(4)
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
2 televisions, laptop, tablet, cell phone (\$400.00)
Line from Schedule A/B: 7

\$400.00 ☒ \$400.00 N.C. Gen. Stat. § 1C-1601(a)(4)
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Clothes (\$300.00)
Line from Schedule A/B: 11

\$300.00 ☒ \$300.00 N.C. Gen. Stat. § 1C-1601(a)(4)
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Costume jewelry (\$300.00)
Line from Schedule A/B: 12

\$300.00 ☒ \$300.00 N.C. Gen. Stat. § 1C-1601(a)(4)
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Checking account at Capital One Bank (Acct# 1598) with \$2,641.00
Line from Schedule A/B: 17.1

\$2,641.00 ☒ \$2,641.00 N.C. Gen. Stat. § 1-362
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Checking account at First Citizens Bank (Acct# 1323) with \$270.77.
Line from Schedule A/B: 17.2

\$270.77 ☒ \$270.77 N.C. Gen. Stat. § 1-362
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Debtor has a 401(k) through her employment with Vision Service Plan with \$400.00.
Line from Schedule A/B: 21

\$400.00 ☒ \$400.00 Patterson v. Shumate
☐ 100% of fair market value, up to any applicable statutory limit

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property

Current value of the portion you own

Amount of the exemption you claim

Specific laws that allow exemption

Copy the value from *Schedule A/B*

Check only one box for each exemption

Brief description:

Debtor is owed back alimony in the amount of \$168,000.00. Debtor has not been able to collect any alimony since ex-husband lives in Nevada. Debtor has contacted attorneys in Nevada to collect this back alimony and there are no attorneys who are willing to take on this case on a contingency basis. Debtor's counsel has also inquired into the possibility of selling the debt and contacted John Palumbo from www.chapter7assets.com, who has concluded that the asset is "high risk and hard work" with 90% or higher chance of \$0.00 recovery and he would offer no more than \$1,000.00 for this asset. Debtor will immediately notify all parties of interest if claim ever becomes collectible.

\$1,000.00



\$1,000.00

N.C. Gen. Stat. § 1C-1601(a)(12)



100% of fair market value, up to any applicable statutory limit

Line from *Schedule A/B*: 30

Fill in this information to identify your case:			
Debtor 1	<u>Laurita</u>	<u>Huff</u>	<u>Ploughman</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	<u>\$348,000.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<u>\$29,836.77</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	<u>\$377,836.77</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D....	<u>\$250,189.64</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	<u>\$37,536.77</u>
Your total liabilities	<u>\$287,726.41</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	<u>\$3,618.07</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	<u>\$1,135.00</u>

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$3,105.50

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)

\$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

9d. Student loans. (Copy line 6f.)

\$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$0.00

9g. **Total.** Add lines 9a through 9f.

\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Laurita</u>	<u>Huff</u>	<u>Ploughman</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Laurita Huff Ploughman

Laurita Huff Ploughman, Debtor 1

Date 11/30/2022

MM / DD / YYYY

X _____

Signature of Debtor 2

Date _____

MM / DD / YYYY